

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Hoyos, Hector	§	Case No. 09 B 21054
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 06/10/2009.

2) The plan was confirmed on 08/13/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 10/14/2011.

6) Number of months from filing or conversion to last payment: 29.

7) Number of months case was pending: 30.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$35,577.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$19,681.22
Less amount refunded to debtor	\$675.70

**NET RECEIPTS:** \$19,005.52

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,849.00
Court Costs	\$0
Trustee Expenses & Compensation	\$1,035.33
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,884.33

Attorney fees paid and disclosed by debtor \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Capital One Auto Finance	Secured	\$15,990.00	\$15,990.27	\$15,990.00	\$12,602.54	\$0
CitiMortgage Inc	Secured	\$0	\$212,375.21	\$212,375.21	\$0	\$0
City Of Chicago	Secured	\$0	\$695.32	\$695.32	\$0	\$0
Countrywide Home Loans Inc.	Secured	\$303,962.00	NA	NA	\$0	\$0
Harris N A	Secured	\$47,121.00	NA	NA	\$0	\$0
JP Morgan Chase Bank NA	Secured	\$282,957.00	\$284,160.87	\$284,160.87	\$0	\$0
JP Morgan Chase Bank NA	Secured	NA	\$39.00	\$39.00	\$0	\$0
Rogers & Hollands Jewelers	Secured	\$0	\$2,082.72	\$2,082.72	\$0	\$0
American Express	Unsecured	\$5,045.00	\$4,978.44	\$4,978.44	\$113.28	\$0
Capital One Auto Finance	Unsecured	NA	\$0.27	\$0.27	\$0	\$0
CitiMortgage Inc	Unsecured	\$59,968.00	\$60,071.25	\$60,071.25	\$1,366.88	\$0
City Of Chicago	Unsecured	\$651.89	NA	NA	\$0	\$0
Department Stores National Bank	Unsecured	\$373.00	\$373.21	\$373.21	\$8.49	\$0
Discover Financial Services	Unsecured	\$9,952.00	\$9,952.07	\$9,952.07	\$226.45	\$0
ECast Settlement Corp	Unsecured	\$7,888.00	\$7,888.26	\$7,888.26	\$179.49	\$0
National Capital Management	Unsecured	\$896.00	\$895.95	\$895.95	\$20.39	\$0
National Capital Management	Unsecured	NA	\$895.95	\$895.95	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	\$7,721.00	\$7,721.39	\$7,721.39	\$175.70	\$0
Portfolio Recovery Associates	Unsecured	\$3,234.00	\$3,234.07	\$3,234.07	\$73.59	\$0
Sallie Mae	Unsecured	\$15,723.00	\$15,573.88	\$15,573.88	\$354.38	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$496,536.08	\$0	\$0
Mortgage Arrearage	\$39.00	\$0	\$0
Debt Secured by Vehicle	\$15,990.00	\$12,602.54	\$0
All Other Secured	\$2,778.04	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$515,343.12</b>	<b>\$12,602.54</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$111,584.74</b>	<b>\$2,518.65</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$3,884.33
Disbursements to Creditors	\$15,121.19
<b>TOTAL DISBURSEMENTS:</b>	<b>\$19,005.52</b>

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: December 13, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.